

FIG. 1

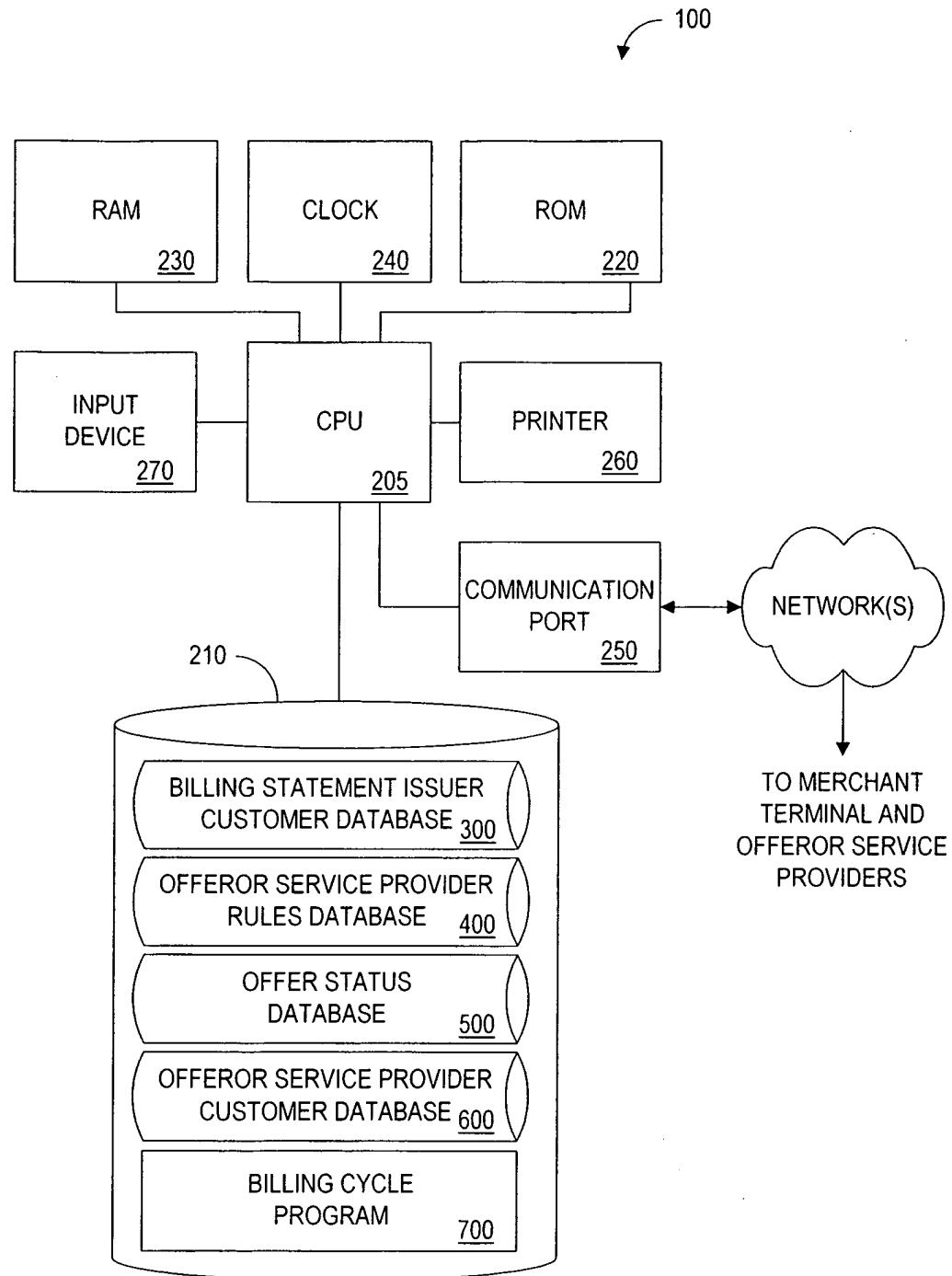


FIG. 2



BILLING STATEMENT ISSUER
CUSTOMER DATABASE 300



CUSTOMER NAME	BILLING ADDRESS	ACCOUNT IDENTIFIER	OUTSTANDING BALANCE	MINIMUM AMOUNT DUE	DUUE DATE
330	<u>335</u>	<u>340</u>	<u>345</u>	<u>350</u>	<u>355</u>
305	BOB SMITH 123 MAIN ST. TOWN, STATE 09111	1234-1234	\$1,600.00	\$160.00	4/15/98
310	THOMAS JONES 436 PLAIN ST. CITY, STATE 23555	1234-5678	\$250.00	\$25.00	4/15/98
315	SUE JOHNSON 987 1ST AVE. CITY, STATE 09829	1234-9876	\$150.00	\$15.00	4/15/98
320	MARY MARTIN 876 VINE ST. TOWN, STATE 98765	1234-4565	\$350.00	\$35.00	4/15/98
325	JOHN DOE 345 BROADWAY CITY, STATE 23666	1234-2364	\$80.00	\$8.00	4/15/98

FIG. 3



OFFEROR SERVICE PROVIDER
RULES DATABASE 400

OFFER TYPE IDENTIFIER	OFFEROR SERVICE PROVIDER IDENTIFIER	OFFER RULES	MAXIMUM OFFER AMOUNT
<u>430</u>	<u>435</u>	<u>440</u>	<u>445</u>
1	AT&T	<p>OFFER TO PAY UP TO MAXIMUM OFFER AMOUNT OF CUSTOMER'S MINIMUM AMOUNT DUE ONLY OFFER TO CUSTOMERS WITH ZIP CODES BEGINNING WITH 09</p>	\$75.00
2	CITIBANK VISA	<p>OFFER TO PAY MAXIMUM OFFER AMOUNT TO CUSTOMERS ACCOUNT ONLY OFFER TO CUSTOMERS WITH A CREDIT RATING >B</p>	\$80.00
3	AMERICA ONLINE	<p>IF MAXIMUM OFFER AMOUNT > MINIMUM PAYMENT DUE, OFFER TO PAY CUSTOMER'S MINIMUM PAYMENT DUE ONLY OFFER TO CUSTOMERS WITH ZIP CODES BEGINNING WITH 23</p>	\$25.00

FIG. 4



OFFER STATUS DATABASE 500

ACQUISITION OFFER IDENTIFIER	OFFEROR SERVICE PROVIDER IDENTIFIER	CUSTOMER ACCOUNT IDENTIFIER	STATUS	OFFER AMOUNT	OFFER MAILING DATE	OFFER EXPIRATION DATE
505	530	535	540	545	550	555
77777	AT&T	1234-1234	OPEN	\$75.00	3/15/98	4/15/98
510	75643	AT&T	1234-9876	ACCEPTED	\$15.00	3/15/98
515	78257	AOL	1234-5678	ACCEPTED	\$25.00	3/15/98
520	72255	AOL	1234-2364	EXPIRED	\$8.00	3/15/98

FIG. 5



OFFEROR SERVICE PROVIDER
CUSTOMER DATABASE 600



OFFEROR SERVICE PROVIDER IDENTIFIER <u>630</u>	CUSTOMER NAME <u>635</u>	BILLING ADDRESS <u>640</u>	ACCOUNT IDENTIFIER <u>645</u>
AT&T 605	MARY MARTIN 635	876 VINE ST. TOWN, STATE 98765 640	22-66-988 645
AOL 610	SAM ROBERTS 610	456 MULBERRY ST. TOWN, STATE 04196 640	675-7800 645
AT&T 615	SUE JOHNSON 615	987 1ST AVE. CITY, STATE 09829 640	22-66-987 645
AOL 620	THOMAS JONES 620	436 PLAIN ST. CITY, STATE 23555 640	675-7799 645

FIG. 6

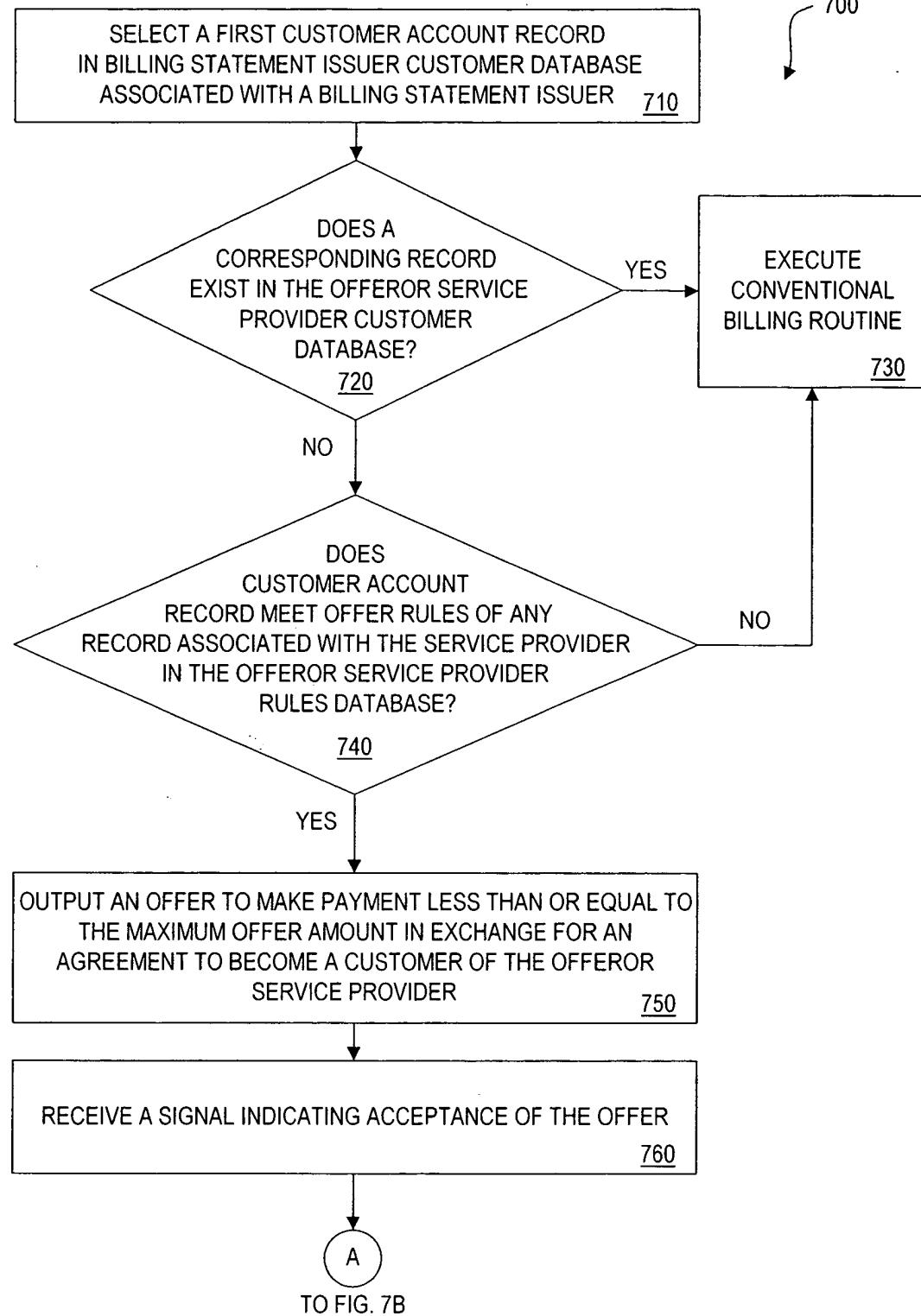
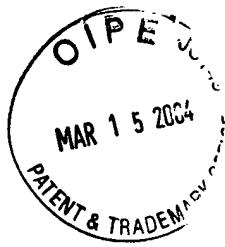


FIG. 7A

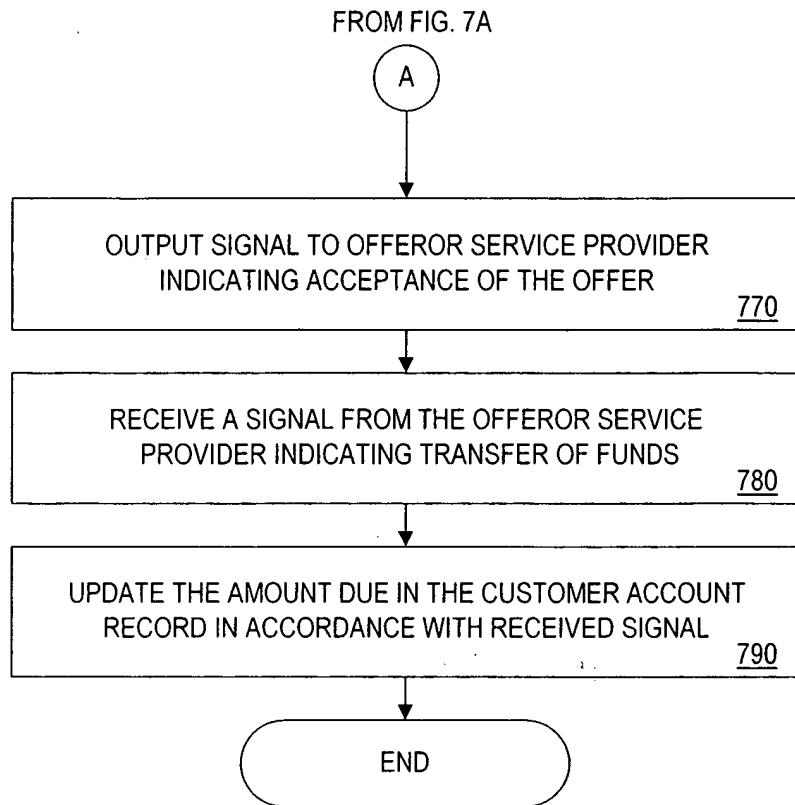


FIG. 7B



BILLING STATEMENT

Thomas Jones
436 Plain St.
City, State 23555

CUSTOMER ACCOUNT IDENTIFIER	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
1234-5678	4/15/98	\$25.00

SERVICE DESCRIPTION AMOUNT DUE

SERVICE A \$100.00

SERVICE B \$50.00

SERVICE C \$100.00

TOTAL OUTSTANDING BALANCE \$250.00

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810

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PAYMENT PROCESSING CENTER
678 NICE PL.
FUNTOWN, USA 06660

CUSTOMER ACCOUNT IDENTIFIER 1234-5678

800

FIG. 8